

TRANSACTION PROCESSING SYSTEMS

Abstract

A banking, retail or other transaction network can comprise a number of terminals, for
5 example an ATM, where each terminal comprises a plurality of peripheral devices such as a
user interface, card reader, receipt printer and cash dispenser. The applications software for
the peripheral devices can be held in a central server located externally of the terminal and
linked to the terminal through a communications link. The link can extend to the individual
peripheral devices so that they are direct clients of the server. Additionally the individual
10 peripheral devices can be connected to each other over the link to enable them to
communicate directly with each other on a peer-to-peer basis. Each peripheral can have an
independent control application. In use, the independent control applications may
communicate with each other so that a peripheral operates in response to a signal generated
by another peripheral. A peripheral for use in such a terminal, and a network of such
15 terminals are also described. A mainframe or server computer accessing a banking or other
information database (e.g., a legacy host) can be connected to the central server through an
information signal connection.